

Information to identify the case:

Debtor 1	<u>Susan Callari</u>	Social Security number or ITIN	xxx-xx-4687
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-11167-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Callari

2/29/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susan Callari
Debtor

Case No. 19-11167-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 29, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	+ Susan Callari, 1804 Knollwood Drive, Middletown, NJ 07748-2861
sp	+ MICHAEL GUTMAN, 31 WEST MAIN STREET, FREEHOLD, NJ 07728-2463
r	+ RE/MAX CENTRAL REALTY, 520 Highway 9 North, Manalapan, NJ 07726-8264
517978017	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517976858	+ US Dept of Education/GLELSI, Fedloan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517976841	+ Email/PDF: bncnotices@becket-lee.com	Feb 29 2024 21:31:27	American Express, 200 Vesey Street, New York, NY 10285-0002
518018700	Email/PDF: bncnotices@becket-lee.com	Feb 29 2024 21:19:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517976842	+ EDI: SYNC	Mar 01 2024 01:57:00	Banana Republic, P.O. Box 965004, Orlando, FL 32896-5004
517976843	+ EDI: CAPITALONE.COM	Mar 01 2024 01:57:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518017045	+ EDI: AIS.COM	Mar 01 2024 01:57:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517976844	+ Email/Text: bankruptcy@cavps.com	Feb 29 2024 21:22:00	Cavalry, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517983692	+ Email/Text: bankruptcy@cavps.com	Feb 29 2024 21:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517976845	+ EDI: CITICORP	Mar 01 2024 01:57:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
518128733	+ EDI: AIS.COM	Mar 01 2024 01:57:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517976846	+ EDI: SYNC	Mar 01 2024 01:57:00	Gap, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
517976847	+ EDI: WFNNB.COM	Mar 01 2024 01:57:00	J. Crew, Comenity Bank Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
518144152	Email/PDF: resurgentbknofications@resurgent.com	Feb 29 2024 21:31:18	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 43

517976848	+ EDI: SYNC	Mar 01 2024 01:57:00	Lowe's, Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
517976849	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 21:22:00	Midland Funding, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
518048532	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 21:22:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517976850	+ EDI: SYNC	Mar 01 2024 01:57:00	Old Navy, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
518046939	Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 21:20:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517976852	Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 21:20:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518072644	Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 21:20:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
517976853	+ Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 21:20:00	PNC Bank/HELOC, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
518143267	EDI: PRA.COM	Mar 01 2024 01:57:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518143272	EDI: PRA.COM	Mar 01 2024 01:57:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517976851	+ EDI: SYNC	Mar 01 2024 01:57:00	Paypal/Synchrony Bank, Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
517976854	+ EDI: WFNNB.COM	Mar 01 2024 01:57:00	Pottery Barn, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
518133624	EDI: Q3G.COM	Mar 01 2024 01:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518049266	EDI: Q3G.COM	Mar 01 2024 01:57:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517976855	+ Email/Text: DeftBkr@santander.us	Feb 29 2024 21:22:00	Santander Bank, P.O. Box 841002, Boston, MA 02284-1002
518020855	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 29 2024 21:22:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
518018019	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 29 2024 21:22:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
517976856	+ EDI: SYNC	Mar 01 2024 01:57:00	Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
517976857	+ EDI: WFNNB.COM	Mar 01 2024 01:57:00	Talbots, 175 Beal St, Hingham, MA 02043-1512
517976859	+ EDI: WFNNB.COM	Mar 01 2024 01:57:00	Victoria's Secret, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
517976860	+ EDI: SYNC	Mar 01 2024 01:57:00	Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
518048039	EDI: WFFC2	Mar 01 2024 01:57:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517976861	+ EDI: WFFC	Mar 01 2024 01:57:00	Wells Fargo Card Services, P.O. Box 9210, Des Moines, IA 50306-9210
517976840	+ EDI: SYNC	Mar 01 2024 01:57:00	amazon.com, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 38

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518064501	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor Susan Callari sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7